## State of Idaho

## DEPARTMENT OF INSURANCE

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## **NEWS RELEASE**

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## SMALL BUSINESS OWNERS MUST CONSIDER HEALTH INSURANCE OPTIONS

BOISE ID (August 26, 2009) – Small business owners are struggling to provide health insurance that best fits the needs of their staff. As the debate over national health care reform continues around the country, the need for insurance education is greater than ever.

"In this economic environment, small business owners need to be especially mindful of any decision that will affect their financial future," said Idaho Department of Insurance Director Bill Deal. "Now, more than ever, it is important for them to understand their choices."

Before purchasing an insurance policy for employees, business owners should interview several licensed insurance agents specializing in the health insurance needs of small businesses, compare the costs of equivalent coverage from several insurers, ask how premiums have increased over the past five years and talk to other small business owners about their experiences with health plans and insurers.

The Department of Insurance can help you know your rights with health insurers and understand COBRA and other federal regulations for small business owners offering health plans.

Contact the Department at 334-4250 in Boise, 800-721-3272 toll-free statewide or visit the Department Web site, www.doi.idaho.gov.

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